

In re:
John E Callahan, Jr.
Jennifer Elizabeth Callahan
Debtors

Case No. 16-12075-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 09, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ John E Callahan, Jr., Jennifer Elizabeth Callahan, 5036 Smithfield Road, Drexel Hill, PA 19026-4521
14567445	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
13742198	+ Upper Darby Township, c/o James D. Smith, Finance Director, 100 Garrett Road, Upper Darby, PA 19082-3135

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 09 2021 23:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 10 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 09 2021 23:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 09 2021 23:12:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13721812	EDI: BECKLEE.COM	Jul 10 2021 03:13:00	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
13709745	EDI: HNDACOM	Jul 10 2021 03:13:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
13747053	Email/PDF: resurgentbknotifications@resurgent.com	Jul 09 2021 23:23:53	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
13730786	EDI: CAPITALONE.COM	Jul 10 2021 03:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13771853	EDI: BL-BECKET.COM	Jul 10 2021 03:13:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13798558	+ Email/Text: cdicicco@myphillybankruptcylawyer.com	Jul 09 2021 23:12:00	Christian A. DiCicco, Esq., Law Offices of Christian A. DiCicco, 2008 Chestnut Street, Philadelphia, PA 19103-4535
13767310	EDI: ECMC.COM	Jul 10 2021 03:13:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13900809	EDI: ECMC.COM	Jul 10 2021 03:13:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
13766220	Email/PDF: resurgentbknotifications@resurgent.com	Jul 09 2021 23:23:56	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jul 09, 2021

Form ID: 3180W

Total Noticed: 19

13731521	+ EDI: MID8.COM	Jul 10 2021 03:13:00	Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13770698	EDI: Q3G.COM	Jul 10 2021 03:13:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
13778308	+ Email/Text: bncmail@w-legal.com	Jul 09 2021 23:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13753215	EDI: WFFC.COM	Jul 10 2021 03:13:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
			Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13771855	*	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
CHRISTIAN A. DICICCO	on behalf of Debtor John E Callahan Jr. cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com;r57075@notify.bestcase.com
CHRISTIAN A. DICICCO	on behalf of Joint Debtor Jennifer Elizabeth Callahan cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com;r57075@notify.bestcase.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Embrace Home Loans Inc. cmcmmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor RoundPoint Mortgage Servicing Corporation cmcmmonagle@sterneisenberg.com bkecf@sterneisenberg.com
KEVIN G. MCDONALD	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jul 09, 2021

Form ID: 3180W

Total Noticed: 19

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM EDWARD MILLER

on behalf of Creditor Embrace Home Loans Inc. wmiller@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

TOTAL: 11

Information to identify the case:

Debtor 1	<u>John E Callahan Jr.</u>	Social Security number or ITIN	xxx-xx-0027
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer Elizabeth Callahan</u>	Social Security number or ITIN	xxx-xx-0877
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-12075-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John E Callahan Jr.

Jennifer Elizabeth Callahan
aka Jennifer E. Forgette

7/8/21

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.